



AF/Ifw

**RESPONSE UNDER 37 C.F.R. § 1.116  
EXPEDITED PROCEDURE REQUESTED  
EXAMINING GROUP 3626**

**PATENT**

Customer No. 22,852

Attorney Docket No. 09282.0048-00

SAP Reference No.: 2003P00354 US

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:	)	
	)	
Andreas MAU	)	Group Art Unit: 3626
	)	
Application No.: 10/619,748	)	Examiner: Martin A. Gottschalk
	)	
Filed: July 15, 2003	)	
	)	
For: REAL-TIME BENEFITS SERVICE	)	Confirmation No.: 7407
MARKETPLACE	)	

**Mail Stop AF**

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Sir:

**AFTER FINAL AMENDMENT**

In reply to the Final Office Action mailed on February 13, 2006, the period for response which extends through May 13, 2006, Applicant proposes to amend the application as follows:

**Amendments to the Claims** are reflected in the listing of claims in this paper.

**Remarks/Arguments** follow the amendment sections of this paper.